THINGS TO KNOW:

- **Direct Subsidized Loans**
  - Direct Subsidized loans are offered to eligible undergraduate students who qualify under financial need.
  - Interest does not start accruing until after the student graduates.
  - The student will not be responsible for making payments until 6 months after the student completes their degree or drops below half-time enrollment.

- **Direct Unsubsidized Loans**
  - Direct Unsubsidized loans are available, regardless of financial need.
  - Interest begins to accrue upon the receipt of your loan funds.
  - Students are not required to start making payments but can make payments while enrolled in school. However, interest will accumulate and will be added to the principal amount of your loan.
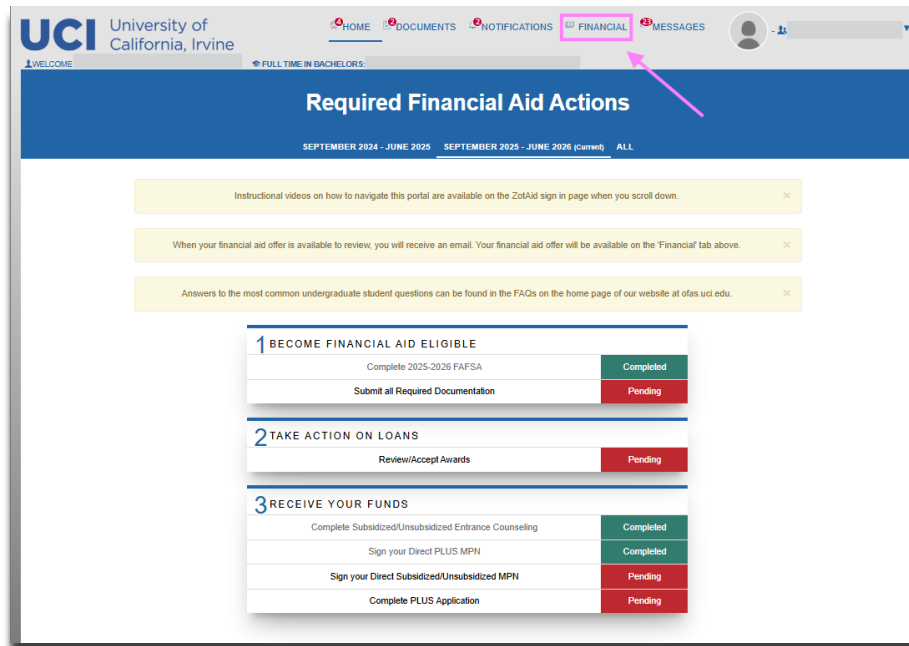
STEPS TO ACCEPT

1. Log into your ZotAid portal.

2. Ensure you are on the correct current academic year. For this example, the student selects "September 2025 - June 2026."

3. On the top right, navigate to the "FINANCIAL" tab.

4. Under "2. How much Financial Aid can I receive?", choose the type of loan you want to accept. Select "Update Acceptance."

5. Loans are accepted by term. Select the quarter you wish to accept loans and unselect the quarters you do not want to "Take Action" on. For this example, the student is accepting loans only for Fall 2025.

Step 1 - Select Term(s)

Congratulations! You have been determined eligible for financial aid! Please review your awards and go through the fund acceptance process to select the amount of financial aid required to cover your costs of education at UCI. The following awards apply to your Academic Year, which begins Sep 22, 2025 - Jun 12, 2026. To remain eligible for the awards that require your confirmation, you must accept these funds by Jul 21, 2026 and complete any outstanding requirements on your "Documents and Notifications" tab.

For more detailed information about your awards, you can visit this site: https://www.ofas.uci.edu/paying-for-uci/index.php

Fall Quarter, 2025 Awards   Select Term to Take Action ☑

Fund	Awarded	Actions	Accepted
Federal Pell Grant	$2,465.00		-
Cal Grant A	$4,584.00		-
UC Irvine USHIP Grant	$949.00		-
UC Irvine Grant	$3,193.00		-
Federal Work-Study	$1,166.00		-
Federal Direct Subsidized Stafford Loan	$1,833.00	Pending Acceptance	-
Federal Direct Unsubsidized Stafford Loan	$666.00	Pending Acceptance	-

Winter Quarter, 2026 Awards   Select Term to Take Action ☐

Fund	Awarded	Actions	Accepted
Federal Pell Grant	$2,465.00		-
Cal Grant A	$4,584.00		-
UC Irvine USHIP Grant	$949.00		-
UC Irvine Grant	$2,276.00		-
Federal Work-Study	$1,167.00		-
Federal Direct Subsidized Stafford Loan	$1,833.00	Pending Acceptance	-
Federal Direct Unsubsidized Stafford Loan	$667.00	Pending Acceptance	-

6. Continue by selecting "Take Action on Loans" on the bottom right.

Spring Quarter, 2026 Awards			Select Term to Take Action ☐
Fund	Awarded	Actions	Accepted
Federal Pell Grant	$2,465.00		-
Cal Grant A	$4,584.00		-
UC Irvine USHIP Grant	$948.00		-
UC Irvine Grant	$2,276.00		-
Federal Work-Study	$1,167.00		-
Federal Direct Subsidized Stafford Loan	$1,834.00	Pending Acceptance	-
Federal Direct Unsubsidized Stafford Loan	$667.00	Pending Acceptance	-

TAKE ACTION ON LOANS

7. Students will have 3 options per term. Cover "Direct Cost" (tuition, fees, and on-campus housing only), "Another amount," or "I would like to decline loans my funds that require acceptance" for that specific term.

Accept Your Funds

Select Term — Take action on Loans — Confirm — Done

Step 2 – Take Action on Direct Loans

Please select the amount required to cover the costs necessary to attend UCI for the selected terms. You are eligible for a maximum of $2,499.00, we recommend accepting $0.00, the amount required to cover or maximize your remaining tuition and fee costs.

Winter Quarter, 2026 Awards ▸

Spring Quarter, 2026 Awards ▸

Fall Quarter, 2025 Awards

Cost of Attendance	Amount
Direct Cost	$5,967.00
Indirect Cost	$9,046.00
Total Cost of Attendance	$15,930.00

Take Action

○ $0.00 needed to cover Direct Cost

○ Another amount

○ I would like to decline my funds that require acceptance

Fund	Awarded	Actions	Accepted
Federal Pell Grant	$2,465.00		-
Cal Grant A	$4,584.00		-
UC Irvine USHIP Grant	$949.00		-
UC Irvine Grant	$3,193.00		-
Federal Work-Study	$1,166.00		-
Federal Direct Subsidized Stafford Loan	$1,833.00	Pending Acceptance	
Federal Direct Unsubsidized Stafford Loan	$666.00	Pending Acceptance	
Total Awarded	$14,856.00		

Amount You will receive (excluding Fees)

‹ BACK   SAVE

8. Students cannot accept more than the maximum amount offered for the term. For this example, the student accepts $2,200 of $2,499 offered by inputting this amount in the "Another amount" tab. Select "SAVE" to continue.

Step 2 – Take Action on Direct Loans

Please select the amount required to cover the costs necessary to attend UCI for the selected terms. You are eligible for a maximum of $2,499.00, we recommend accepting $0.00, the amount required to cover or maximize your remaining tuition and fee costs.

Winter Quarter, 2026 Awards ▸

Spring Quarter, 2026 Awards ▸

Fall Quarter, 2025 Awards

Cost of Attendance	Amount
Direct Cost	$5,967.00
Indirect Cost	$9,046.00
Total Cost of Attendance	$15,930.00

Take Action

○ $0.00 needed to cover Direct Cost
◉ Another amount [2200] *MIN $0 - MAX $2,499.00*
○ I would like to decline my funds that require acceptance

Fund	Awarded	Actions	Accepted
Federal Pell Grant	$2,465.00		-
Cal Grant A	$4,584.00		-
UC Irvine USHIP Grant	$949.00		-
UC Irvine Grant	$3,193.00		-
Federal Work-Study	$1,166.00		-
Federal Direct Subsidized Stafford Loan	$1,833.00	Accepting	$1,833.00
Federal Direct Unsubsidized Stafford Loan	$666.00	Accepting	$367.00
Total Awarded	$14,856.00		
Amount You will receive (excluding Fees)	$14,557.00		

‹ BACK   SAVE

a. *Students who are eligible and qualify to receive Subsidized loans will see the requested loan amount applied to Subsidized loans before Unsubsidized loans.

9. Step 3 "Confirm your Awards" of the process will show the disbursements per term including their projected refund amount per term (*excluding mandatory origination fees*).

Accept Your Funds

Select Term — Take action on Loans — Confirm — Done

Step 3 – Confirm your Awards

Congratulations! Below are the actions you have taken on your awards.

Cost of Attendance	Fall Quarter, 2025		
Direct Cost	$5,967.00		
Indirect Cost	$9,046.00		
Total Cost of Attendance	$15,930.00		

Fund	Fall Quarter, 2025	Acceptance	Change in Acceptance
Federal Pell Grant	$2,465.00		$0.00
Cal Grant A	$4,584.00		$0.00
UC Irvine USHIP Grant	$949.00		$0.00
UC Irvine Grant	$3,193.00		$0.00
Federal Work-Study	$1,166.00		$0.00
Federal Direct Subsidized Stafford Loan	$1,833.00	$1,833.00	$1,833.00
Federal Direct Unsubsidized Stafford Loan	$666.00	$367.00	$367.00

Summary of Award Acceptance

	Fall Quarter, 2025	
Amount you will receive (excluding Fees)	$14,557.00	
Direct Cost	$5,967.00	
Excess Amount	$8,590.00	(Excess Amount.)

10. To officially accept your loans:
    a. Select "I ACCEPT"
    b. Enter your Student ID
    c. Enter your Last Name
    d. Select "Sign & Finish"

Electronic Signature Consent

By selecting the "I Accept" button, you are signing this document electronically. You agree your electronic signature is the legal equivalent of your manual/handwritten signature on this document. You further agree that your signature on this document (hereafter referred to as your "E-Signature") is as valid as if you signed the document in writing. You also agree that no certification authority or other third party verification is necessary to validate your E-Signature, and that the lack of such certification or third party verification will not in any way affect the enforceability of your E-Signature or any resulting agreement between you and the Office of Financial Aid and Scholarships. You are also confirming that you are the student authorized to provide the data in this document. By electronically signing documents, you agree to all the terms and conditions of such documents.

Enter the "External Student ID" found in your Profile in the dropdown arrow menu located in the top right hand corner.

I ACCEPT

‹ BACK

Enter Student ID

Enter Last Name

SIGN & FINISH

*Upon accepting the loans, students will be required to complete Entrance Counseling and sign the Master Promissory Note.

STEPS TO EDIT

A student can return to the ZotAid portal to edit their previous action.

1. Log into your ZotAid portal.

2. Ensure you are on the correct current academic year. For this example, the student selects "September 2025 - June 2026.

3. Under step 2 "TAKE ACTION ON LOANS," select the pencil on the right corner as seen below.

a. If a pencil does not appear upon login, navigate to the "FINANCIAL" tab on the top right of the ZotAid portal.

4. Under the "Update/Edit" tab, select the pencil to the loan you wish to edit.

5. Follow steps starting at step 5 from Accepting Loans